

Certificate Number: 16337-PAM-DE-028753604

Bankruptcy Case Number: 13-06566



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 13, 2017, at 5:37 o'clock AM EST, Christopher J Serafin completed a course on personal financial management given by internet by \$ Education USA, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 13, 2017 By: /s/Nisrene Tarraf

Name: Nisrene Tarraf

Title: Educator